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MESSAGE

Attached please find the following regarding U.S. Patent Application No. 10/022,438

1. Fax Cover Sheet - 1 page
2. Certificate of Transmission - 1 page
3. Amendment/Response to Notice of Non-Compliant Amendment

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Genworth Financial ✓

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52493.000230

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Attorney Docket No. 52493.000230
Application Serial No: (10/022,438)


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Patent Application
U.S. Application No.: 10/022,438
Attorney Docket No.: 52493.000230

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Application Number : 10/022,438 Confirmation No.: 5099
Applicant : Allison Stoltz et al.
Filed : December 20, 2001
Title : SYSTEM AND METHOD FOR RISK ASSESSMENT
TC/Art Unit : 3623
Examiner: : Graysay, Tamara L.

Docket No. : 52493.000230
Customer No. : 21967

AMENDMENT/RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Notice of Non-Compliant Amendment dated February 13, 2006, the following amended paragraphs for amendment of the specification of the instant application are submitted.

Amendments to the Specification begin on page 2 of this paper.

Remarks begin on page 7 of this paper.

Applicant respectfully submits that the following amendments are in compliance with 37 C.F.R. § 1.121, and requests entry thereof.